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PATENT

Attorney Docket No.: 020375-042000US

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Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

By: *Donna Larson*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Blair et al.

Application No.: 10/676,717

Filed: September 30, 2003

For: SYSTEMS AND METHODS FOR
STAGING TRANSACTIONS,
PAYMENTS AND COLLECTIONS

Customer No.: 20350

Confirmation No. 3445

Examiner: James A. Reagan

Technology Center/Art Unit: 3621

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed January 5, 2006, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 6 of this paper.